

SCHOOL INSURANCE

School insurance is compulsory for families who cannot provide civil liability insurance for their child(ren). The EFSR will subscribe to CGEA group insurance on behalf of all families who do not have civil liability insurance already.

A. The guarantees

1. Personal responsibility of the child

The insurance covers the financial consequences which may be incumbent on the child for damage caused to third parties, including other students of the school.

2. Individual accident insurance

It guarantees the student will receive payment in case of permanent bodily injury and the absence of any person in charge.

3. Supplementary benefits

They are compatible to the basic insurance, complementary and/or other insurance policies of the parents. In the absence of any parental insurance, the CGEA takes 50% of the costs incurred.

4. Assistance

The insurance covers all school activities and excursions (depending upon the option).

Following an accident or illness and on medical advice, the Company organises and takes care of the transport of the insured person to his/her domicile abroad or to the hospital adapted to his/her state of health.

The Company covered the additional costs of transport of the members of the insured's family insofar as the latter, by reason of his repatriation, can't use the means initially provided for their return to their foreign domicile of residence.

The guarantee also provides for the cost of refresher after an accident, from the 31st day of absence and this for six months.

5. Psychological assistance

In case of a serious personal injury accident, the Company provides a listening and counselling service, seven days a week and 24 hours a day. The service is provided in full confidentiality by qualified psychologists.

B. Insurance coverage

	COVERAGE
CIVIL LIABILITY	
Personal injury	4 600 000 €
Material damage (deductible: 50 €)	300 000 €
Legal protection	3 000 €
RELATED PERSONAL ACCIDENT	
Death	1 500 €
Permanent disability, above 10% (according to company scale)	45 000 €
ADDITIONAL COVERAGE	
Tooth, a denture broken	200 €
Fracture of glasses, glass, frame or lens	100 €
Medical and Hospitalization Expenses	10 000 €
Cost of transportation	200 €
Cost of prostheses and orthopaedics (other than teeth and	400 €
Fees of one year of schooling in case of the death of the head of	1 000 €
ASSISTANCE	
Monthly school refresher	150 €
Sanitary repatriation	Real cost
Search and rescue costs in mountain area	750 €
Evacuation costs, as a result of winter sports accident	150 €
Transmission of messages, dispatch of medicines	Guaranteed
Provision of a flight ticket for a relative	Real cost
Repatriation of the body in case of death	Real cost
PSYCHOLOGICAL ASSISTANCE	2 calls per claim and per insured